

STATE OF WEST VIRGINIA OFFICE OF THE ATTORNEY GENERAL DARRELL V. MCGRAW, JR. CONSUMER PROTECTION DIVISION 1-800-368-8808 or 304-558-8986

Press Release

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ATTORNEY GENERAL DARRELL McGRAW STOPS BUSINESS TARGETING SENIOR CITIZENS FOR SALE OF PHONY IDENTITY THEFT PACKAGES

Attorney General Darrell McGraw today announced that his office has entered into a settlement agreement with Main Security Center, LLC, and Thomas Jamison of Phoenix, Arizona. The Attorney General's investigation was prompted by complaints from senior citizens who received telemarketing calls from the business offering to "upgrade" their current identity theft programs. Consumers believed that they were being contacted by their banks or credit card companies regarding identity theft protection. The telemarketers took the consumers' credit card numbers and charged \$299 to their accounts. Consumers received a hand-held paper shredder, a CD-ROM allegedly containing anti-virus software, and copies of free informational brochures published by the Federal Trade Commission.

Under the terms of the settlement, the business agreed to stop doing business in West Virginia and to provide the Attorney General a list of all West Virginia consumers whose credit card accounts were charged. The Attorney General anticipates sending letters to the approximately 300 affected consumers within the next week. The letters will advise them how to dispute the fraudulent charges with their credit card companies.

Consumers concerned about identity theft can do many free things to protect themselves. Consumers may opt out of receiving prescreened offers of credit by calling 1-888-567-8688. Consumers can stop most telemarketing calls by signing up for the National Do Not Call Registry by calling 1-888-382-1222. Consumers can have their names taken off major mailing lists by writing to: Direct Marketing Association, Mail Preference Service, 1111 19th Street, NW, Suite 1100, Washington, D.C. 20036. Consumers can get a free annual credit report by calling 1-877-322-8228 or logging onto www.annualcreditreport.com. To obtain a copy of "16 Things You Can Do to Protect Your Privacy," call 1-800-368-8808.

Attorney General McGraw stated, "West Virginia needs additional legal safeguards to prevent identity theft. I hope the upcoming Legislature will pass security freeze and security breach notification laws to protect West Virginia citizens." Security breach notification laws require businesses and public institutions to notify persons of any breach of security of computer information systems in which unencrypted personal information was, or is reasonably believed to have been, acquired by an unauthorized person. To date, 31 states have such laws. Security freeze laws allow consumers to place "security freezes" on their credit reports, thereby giving the consumer control over who can receive a copy of his or her credit report. When a freeze is placed on a consumer's credit report, it is nearly impossible for criminals to use stolen information to open fraudulent accounts in the consumer's name. To date, 25 states have such laws.

To learn more about how to protect yourself from identity theft or to file a complaint about a consumer matter, call 1-800-368-8808 or download a complaint from this site. For information about security freeze legislation, go to www.financialprivacynow.org or Contact Consumers Union at 1535 Mission Street, San Francisco, CA 94102 or 415-431-6747.

To download and print a complaint form, please click on the **General Consumer Complaint Form** link at the top of this page.